IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES

Appellant: Scott Fergusson   Examiner: Daniel Felten

Serial No.:   09/917,120   Group Art Unit: 3624

Filed: July 27, 2001   Docket No.: 1137.1101101

For: METHODS AND SYSTEMS FOR ASSISTING FINANCIAL SERVICES
              FIRMS AND THEIR REPRESENTATIVES

Confirmation No.: 2233

APPEAL BRIEF

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Lynn Thompson   December 4, 2006
      Lynn Thompson   Date

Pursuant to 37 C.F.R. § 41.37, Appellant hereby submit this Appeal Brief in furtherance of the Notice of Appeal filed on July 18, 2006 and of the Notice of Panel Decision from Pre-Appeal Review dated October 5, 2006. Appellant authorize the fee prescribed by 37 C.F.R. § 41.20(b)(2) in the amount of $250.00 to be charged to Deposit Account No. 50-0413. Permission is hereby granted to charge or credit Deposit Account No. 50-0413 for any errors in fee calculation.

TABLE OF CONTENTS

I.   <u>REAL PARTY IN INTEREST</u>

The real party in interest is the assignee of record, Investigo Corporation, a corporation organized and existing under and by virtue of the laws of the State of Minnesota, and having a business address of 5127 Skyline Drive, Suite 100, Edina, Minnesota 55436, USA. An assignment from the inventor, Scott Fergusson, conveying all right, title and interest in the invention to Investigo Corporation has been recorded at Reel 012187, Frame 0713.

II.   <u>RELATED APPEALS AND INTERFERENCES</u>

There are no related appeals or interferences.

III.   <u>STATUS OF CLAIMS</u>

Claim 5 has been cancelled from the application. Claims 1-4 and 6-50 stand finally rejected under 35 U.S.C. §103(a) as being unpatentable over Kenna et al. (U.S. Patent No. 6,108,641) in view of Buist (U.S. Patent No. 6,408,282). All pending claims, namely claims 1-4 and 6-50, are being appealed.

IV.   <u>STATUS OF AMENDMENTS</u>

No amendments were filed after the Final Office Action mailed May 18, 2006.

V.   <u>SUMMARY OF CLAIMED SUBJECT MATTER</u>[1]

The invention relates to the financial services industry, and more particularly, to methods and systems for assisting financial services firms and their representatives in the operation of their businesses. Independent claim 1 recites a system for displaying account information from two or more accounts that are stored in one or more account databases, with each account including one or more account items (see, for example, specification page 13, line 19 through page 14, line 4, and FIGS. 2 and 4). The system includes a first data structure having two or more associated links, each link identifying one or more of the accounts (see, for example,

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[1]   The references to the specification and drawings provided herein are only illustrative and not limiting in any way.

specification page 13, lines 22-28, and FIG. 4). The first data structure, along with the one or more associated links, are user definable (see, for example, specification page 13, lines 22-24, and FIG. 4). The system also includes a display means for simultaneously displaying selected account items from the accounts identified by the two or more links of the first data structure (see, for example, specification page 14, lines 1-3). Dependent claim 3 recites the display means displays the selected account items in a browser program (see, for example, specification page 19, lines 19-24).

Dependent claims 6 and 7 recite a second data structure with associated links, where one link identifies the first data structure, and the display means displays selected account items from the accounts identified by the links of the second data structure (see, for example, specification page 3, line 23 through page 4, line 10). Dependent claims 10 and 11 recite combining means for combining related account items from the accounts before the display means displays the selected account items, and for summing related account items (see, for example, specification page 14, line 29 through page 15, line 9). Dependent claims 12 and 15 recite a system in which the links of the first data structure identify at least two of the accounts that correspond to the particular customer (see, for example, specification page 3, lines 17-28). Dependent claims 13 and 14 recite second and third data structures with associated links, where one of the links identifies an account of a particular customer or identifies the first and second data structures (see, for example, specification page 3, lines 9-28).

Independent claim 16 recites a method for displaying account information from two or more accounts that are stored in one or more account database, each account including one or more account items (see, for example, specification page 13, line 22 through page 14, line 3). The method involves the steps of allowing a user to create a first data structure having two or more associated links, where each link identifies one or more of the accounts, and simultaneously displaying selected account items from the two or more accounts identified by the two or more links of the first data structure (see, for example, specification page 14, lines 5-28, and FIG. 4). Dependent claims 17-19 and 22 recite a display step displaying selected account items in a browser program (see, for example, specification page 19, lines 19-24), a first

data structure that is user definable (see, for example, specification page 3, line 19), and a second data structure (see, for example, specification page 3, line 9 through page 4, line 10). Dependent claim 20 recites providing a third data structure with an associated link identifying the first data structure and another link identifying the second data structure (see, for example, specification page 13, lines 23-28). Dependent claim 21 recites the step of providing a second data structure with associated links where one link identifies the first data structure (see, for example, specification page 3, line 23 through page 4, line 10). Dependent claim 23 recites the step of combining related account items from the accounts before the display means displays the selected account items (see, for example, specification page 14, line 29 through page 15, line 9).

Independent claim 24 and dependent claims 25-27 recite a method for using a financial services computer program to provide a formatted output of selected fields of a database for a computer program with a merge capability, where the database includes a number of database entries each having two or more fields, and each field having a field value (see, for example, specification page 19, lines 6-16). The method involves the step of operating a financial services computer program that aids financial service professionals in servicing customers, where the financial services computer program can access the database, and where the two or more fields of each database entry contain customer information (see, for example, specification page 19, lines 6-7). The method also involves providing a query or expression to the financial services computer program, and identifying the database entries that have one or more fields with a field value that matches the query or expression (see, for example, specification page 19, lines 3-6). The method further includes the step of outputting a formatted output that includes the field value of a selected field of each database entry identified by the identifying step, where the formatted output is formatted as a merge document that can be read by the computer program with the merge capability (see, for example, specification page 19, lines 7-9).

Dependent claims 28-33 recites an identifying step identifying the customer accounts having one or more other fields, such as birth date, investment objective, security identifier, hobby, or net worth value, that match the selected value or expression, and formatting an output including the customer name and address field for each customer account identified (see, for

example, specification page 18, lines 13-24).

Independent claim 34 and dependent claims 48-49 recite a method for using a financial services computer program to provide a formatted output of selected fields of a database, where the database includes a number of database entries each having two or more fields, and each field has a field value (see, for example, specification page 19, lines 6-16). The method involves the step of operating a financial services computer program that aids financial service professionals in servicing customers, where the financial services computer program can access the database, and where the two or more fields of each database entry contain customer information (see, for example, specification page 19, lines 6-7). The method also involves the steps of providing a query or expression to the financial services computer program, identifying the database entries that have one or more fields with a field value that matches the query or expression, and outputting a formatted output that includes the field value of a selected field of each database entry identified by the identifying step, where the formatted output is formatted to print onto printed labels, and where each of the printed labels is one of an array of printed labels on a sheet of printed labels (see, for example, specification page 19, lines 17-24).

Independent claim 35 recites a method for using a financial services computer program to provide a formatted output of selected fields of a database, where the database includes a number of database entries each having two or more fields, and each field has a field value (see, for example, specification page 19, lines 3-16). The method involves the steps of operating a financial services computer program that aids financial service professionals in servicing customers, where the financial services computer program can access the database, and where the two or more fields of each database entry contain customer information, providing a query or expression to the financial services computer program, identifying the database entries that have one or more fields with a field value that matches the query or expression, and outputting a formatted output that includes the field value of a selected field of each database entry identified by the identifying step, where the formatted output is formatted to be read into a personal digital assistant (see, for example, specification page 19, lines 3-16).

Independent claim 36 recites a method for accomplishing a stock deposit in a financial

services firm having a ledger, the stock deposit being for a specified number of shares of a specified company (see, for example, specification page 24, lines 5-10). The method involves the steps of selecting a customer account having a customer account identifier from a data processing system, entering the specified number of shares into the data processing system, entering an identifier of the specified security into the data processing system, entering at least one stock certificate number into the data processing system, generating a stock power that can be readily printed using the customer account identifier, the specified number of shares, the security identifier and the at least one stock certificate number, creating an entry in the customer account designated by the customer account number, where the entry represents the deposited stock, and entering the stock deposit in the blotter of the financial services business (see, for example, specification page 24, line 11 through page 25, line 7).

Independent claim 37 and dependent claims 38-40 recite a computer assisted method for determining the productivity of customer referrals from a number of customer referral sources (see, for example, specification page 25, line 16 through page 26, line 12). The method involves the steps of storing a customer referral source identifier for each referred customer in a database, determining a total number of customer referrals for each customer referral source, determining an average of the total numbers of customer referrals for all customer referral sources, and providing at least a visual comparison of the total number of customer referrals for a selected customer referral source against the average of the total numbers of customer referrals for all customer referral sources (see, for example, specification page 25, line 16 through page 26, line 12).

Independent claim 41 recites a computer assisted method for determining the productivity of customer referrals to an representative or firm from a number of customer referral sources (see, for example, specification page 26, lines 13-26). The method involves the steps of storing a customer referral source identifier for each referred customer in a database, determining a total dollar amount of commissions made by the representative or firm from customers referred to the representative or firm from each customer referral source, averaging the total dollar amounts, and providing at least a visual comparison of the total dollar amount for a selected customer

referral source with the average total dollar amount for all customer referral sources (see, for example, specification page 26, lines 13-26).

Independent claim 42 recites a broker dealer assistance system including an account database for storing account information, the account information for each account including a number of account holdings, a number of investment objectives and a number of documented customer contacts, and display means for displaying on a single screen or window, or multiple screens or windows simultaneously, selected investment objectives and selected documented customer contacts for a selected account (see, for example, specification page 11, line 1 through page 12, line 4).

Dependent claim 43 recites a display means that displays selected account holdings simultaneously on a single screen or window or multiple screens or windows (see, for example, specification page 22, line 25 through page 23, line 3). Dependent claim 45 recites a display means that displays a report generator option interface simultaneously on a single or multiple screens or windows (see, for example, specification page 22, line 25 through page 23, line 3). Dependent claim 46 recites a display means that displays a securities trade option interface simultaneously on a single or multiple screens or windows (see, for example, specification page 22, line 25 through page 23, line 3). Dependent claim 47 recites a display means that displays a deposit option interface simultaneously on a single or multiple screens or windows (see, for example, specification page 22, line 25 through page 23, line 3).

Independent claim 50 recites a system for displaying account information from two or more accounts that are stored in one or more account database, where each account includes one or more account items (see, for example, specification page 14, line 11 through page 15, line 9). The system includes a first data structure having two or more associated links, where each link identifies one or more of the accounts, display means for displaying selected account items from the accounts identified by the two or more links of the first data structure, and combining means for combining one or more related account items from the more than one accounts before the display means displays the selected account items, where the combining means sums at least some of the related account items (see, for example, specification page 14, line 11 through page

15, line 9).

VI.   GROUND OF REJECTION TO BE REVIEWED ON APPEAL

1.   Whether claims 1-4 and 6-50 are unpatentable under 35 U.S.C. §103(a) over Kenna et al. (U.S. Patent No. 6,108,641) in view of Buist (U.S. Patent No. 6,408,282 B1).

VII.   ARGUMENT

A.   Claims 1-4 and 6-50 are patentable under 35 U.S.C. §103(a) over Kenna et al. in view of Buist.

i.   *The Examiner's interpretation of independent claim 1 is unsupported.*

Claim 1 recites a system including a first data structure that, along with one or more associated links, is <u>user definable</u>. Appellant submits that one of ordinary skill in the art, upon reviewing the specification, would interpret the "user definable" data structure and associated links as being defined <u>by the user</u> of the system, which, in the context of the application, is a representative. In the final Office Action at page 2, lines 3-7, the Examiner states:

> the examiner has interpreted 'user-definable' to mean that the links are
> customized to the particular user. In this case there are account links in both
> Kenna and Buist are associated with the particular customer (see Kenna, col. 3,
> lines 35+; and Buist figs. 5 and 6 col. 11, ll. 54+; and col. 12, lines 8+).

The above cited portion of Kenna appears to teach links between a master account and subaccounts for a person or family. The links appear to be provided <u>to the user</u> by the software program. The Examiner states that it is his interpretation that "the customer has user-definable attributes that are associated with one or more accounts." See page 2, lines 7-8 of the Final Office Action. It appears the Examiner may be referring to Kenna's teaching of a database management system having a central processing unit for information such as name, address and account information for each individual, with a data processing system to recognize that an

account is part of the composite account for the individual. See column 5, lines 8-14. Appellant submits that one of ordinary skill in the art would not interpret Kenna's teaching of a database containing customer name, address and account information as a data structure having one or more links identifying one or more accounts, where the data structure and links are user-definable, as is recited in claim 1. It appears the software program of Kenna defines the association between the master account and subaccounts for a customer, and the customer's name, address and account information is merely part of the account information. Claim 1 recites a data structure and associated links are user definable. The Examiner's interpretation of this claim element as that the account links of Kenna are associated with a customer is contrary to the teachings of the instant specification. Rather than being user-definable, the account associations of Kenna appear to be set by the computer program itself, and are not definable by the user as claimed.

The cited portion of Buist appears to teach a program that allows a user to view critical information, but the order book display 500 and stock summary display 520 of Buist appear to be provided by the application software itself See column 11, lines 54-67. Thus, like Kenna, Buist does not appear to teach any user-definable data structure or associated links as recited in claim 1.

The Examiner also states, "[i]n the interpretation of the examiner the customer has user-definable attributes that are associated with one or more accounts." See Final Office Action page 2, lines 7-8. It appears the Examiner is equating the account associations in Kenna and Buist with the "user definable" data structure and links of claim 1. Appellant respectfully submits that such an interpretation is contrary to the normal and customary usage of the phrase "user definable", and contrary to the teachings of the present specification. The dictionary definition of "definable" provided on the Merriam-Webster webpage (www.merriam-webster.com) is "able to be defined" or "able to be specified to have a particular function or operation." Appellant submits that one of ordinary skill in the art, upon reading the phrase "user definable" in the claims, would interpret the phrase as meaning the data structure and associated links are able to be defined *by the user*, which, in the claimed system, is the representative. Such an

interpretation is supported by the specification at, for example, page 3, lines 14-19:

> the representative is allowed to create a data structure that has one or more
> associated links. The data structure can be thought of as a "household" account,
> although it does not have to be associated with a customer's "household"... The
> links are preferably defined by the representative (emphasis added).

at page 13, lines 19-24:

> It is also highly desirable to be able to combine certain accounts "on the fly", such
> as several business accounts or all family accounts including 401K accounts.
> This may allow the representative to provide an overall or macro view of the
> customer's portfolio. To accomplish this, and in accordance with one illustrative
> embodiment of the present invention, the representative is allowed to create a data
> structure that has one or more associated links.

and at page 13, line 31 through page 14, line 2:

> As indicated above, the links are preferably defined by the representative. Once
> defined and selected, the present invention may display the account items that are
> within the accounts identified by the one or more links (emphasis added).

Appellant submits that one of ordinary skill in the art, upon reading the instant specification,

would interpret the "user definable" data structure and links as being defined by the user, not

being predefined by a software program, as appears to be asserted by the Examiner.

> MPEP 2111 states:

> During patent examination, the pending claims must be "given *>their< broadest
> reasonable interpretation consistent with the specification." >In re Hyatt, 211 F.3d
> 1367, 1372, 54 USPQ2d 1664, 1667 (Fed. Cir. 2000).

and

> the "PTO applies to verbiage of the proposed claims the broadest reasonable
> meaning of the words in their ordinary usage as they would be understood by one
> of ordinary skill in the art, taking into account whatever enlightenment by way of
> definitions or otherwise that may be afforded by the written description contained
> in applicant's specification." In re Morris, 127 F.3d 1048, 1054-55, 44 USPQ2d
> 1023, 1027-28 (Fed. Cir. 1997)... The broadest reasonable interpretation of the
> claims must also be consistent with the interpretation that those skilled in the art
> would reach. In re Cortright, 165 F.3d 1353, 1359, 49 USPQ2d 1464, 1468 (Fed.
> Cir. 1999) (emphasis added).

Appellant submits that the Examiner's interpretation of the claim language is contrary to common usage and is contrary to the teachings in the specification. Thus, Appellant submits that the Examiner has improperly interpreted the claims.

ii.   *Claims 1-4, 8*

Neither Kenna nor Buist appear to teach or suggest each and every element of independent claim 1. In particular, neither Kenna nor Buist appear to teach a data structure having two or more associated links, wherein each link identifies one or more <u>accounts</u> and wherein the data structure, along with the one or more associated links, are <u>user definable</u>.

The portion of Kenna cited by the Examiner (column 3, lines 35+) is the summary of the invention and appears to be directed to the types of accounts viewable with the Kenna system. Kenna does not appear to teach a data structure and associated links that are user definable. Instead, Kenna appear to teach a database management system having a central processing unit for storing information such as name, address and account information for each individual, with a data processing system for recognizing that an account is part of the composite account for the individual. See column 5, lines 8-14. The portion of Buist cited by the Examiner (column 26, lines 38-48) discloses an "Accounts" balance function 1550 on the function bar, but this function does not appear to be <u>user definable</u>. Rather, the "Accounts" balance function 1550 appears to be a <u>predefined menu</u> option that is offered as part of the Buist system. Also, the particular accounts that are displayed when the "Accounts" balance function 1550 is selected do not appear to be <u>user definable</u>. Rather, it would appear that <u>all</u> of the customer's accounts are displayed when the "Accounts" balance function 1550 is selected, organized by the sort function. As can readily be seen, neither Kenna, Buist, or a combination thereof, appears to teach each and every element of independent claim 1.

MPEP 2143 recites the basic requirements of a *prima facie* case of obviousness:

> To establish a *prima facie* case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the

art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, <u>the prior art reference (or references when combined) must teach or suggest all the claim limitations.</u> The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art, not in applicant's disclosure. *In re Vaeck*, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

MPEP 2143.03 reiterates that all claim limitations must be taught or suggested:

> To establish *prima facie* obviousness of a claimed invention, all the claim limitations must be taught or suggested by the prior art. *In re Royka*, 490 F.2d 981, 180 USPQ 580 (CCPA 1974). "<u>All words in a claim must be considered in judging the patentability of that claim against the prior art.</u>" *In re Wilson*, 424 F.2d 1382, 1385, 165 USPQ 494, 496 (CCPA 1970).

Appellant submits that the Examiner has not considered all of the words in the claims and has not provided a prior art teaching of all the claim limitations, as is required for a *prima facie* case of obviousness.

In the Office Action mailed December 5, 2005, at page 3, lines 4-8, the Examiner stated as the reasons for combining the teachings of Kenna and Buist:

> It would have been obvious for one of ordinary skill in the art to modify Kenna to provide a display for simultaneously displaying selected account items because such modification would have made visualizing master accounts and sub-accounts easier to understand the value of their assets by allowing a full view of related accounts. <u>Thus such a modification would have been an obvious expedient well within the ordinary skill in the art</u> (emphasis added).

Appellant submits that the Examiner has improperly relied on the level of skill in the art to provide the suggestion to combine the teachings of Kenna and Buist. MPEP 2143.01 states, under the heading I. THE PRIOR ART MUST SUGGEST THE DESIRABILITY OF THE CLAIMED INVENTION:

> "There are three possible sources for a motivation to combine references: the nature of the problem to be solved, the teachings of the prior art, and the knowledge of persons of ordinary skill in the art." *In re Rouffet,* 149 F.3d 1350, 1357, 47 USPQ2d 1453, 1457-58 (Fed. Cir. 1998) (The combination of the references taught every element of the claimed invention, however without a motivation to combine, a rejection based on a *prima facie* case of obvious was held improper.). <u>The level of skill in the art cannot be relied upon to provide the suggestion to combine references.</u> *Al-Site Corp. v. VSI Int'l Inc.*, 174 F.3d 1308,

50 USPQ2d 1161 (Fed. Cir. 1999) (emphasis added).

The Examiner has provided no suggestion of obviousness in the prior art and has not asserted
that the suggestion for modifying Kenna with Buist is based on the knowledge of persons of
ordinary skill in the art. The only source for the motivation to combine the references appears to
come from the instant specification, which is clearly improper. The Examiner has thus failed to
provide a proper source of motivation to combine Kenna and Buist.

As such, for these and other reasons, independent claim 1 is believed to be clearly
patentable over Kenna in view of Buist. For similar and other reasons, dependent claims 2-4 and
8 are also believed to be clearly patentable over Kenna in view of Buist.

iii. *Claims 6-7*

Regarding dependent claim 6, the Examiner made an assertion in the Office Action
mailed December 5, 2005, on page 3, that Buist "also provides various links which are associated
with and identifies with first data structure." The Examiner has not, however, indicated where in
Buist such a teaching is found. Appellant submits that Buist does not teach or suggest a system
having first and second data structures, where the second data structure has one or more
associated links, with one of the links identifying the first data structure, as is recited in claim 6.
The Examiner has not addressed claim 7 at all. Additionally, the Examiner has not provided
reasons why one of ordinary skill in the art would have been motivated to modify the teachings
of Kenna with those of Buist. The Examiner has thus failed to establish a *prima facie* case of
obviousness for claims 6-7.

iv. *Claims 10-11*

Regarding the dependent claims 10 and 11, the Examiner made an assertion that "Buist
shows combination of or related account items (see Buist col. 11, ll. 54+)". See page 3 of Office
Action mailed December 5, 2005. The cited portion of Buist teaches, "[t]he combination of
elements of the master trade screen display enables a user to view critical information necessary
to make an effective decision concerning the status of the market in a stock or stocks of interest",

which appears to be a description of the type of information that may be displayed regarding a particular account. Buist goes on to teach, "[t]his information is displayed without the user having to switch to alternate screen views and without using overlapping windows." Buist appears to be describing a variety of types of information that may be displayed using the program. Buist does not, however, appear to teach anything regarding a <u>combining means</u> for combining related account items from more than one account before the display means displays the account items, as is recited in claim 10. The Examiner has not addressed claim 11 at all. Additionally, the Examiner has not provided reasons why one of ordinary skill in the art would have been motivated to modify the teachings of Kenna with those of Buist. The Examiner has thus failed to establish a *prima facie* case of obviousness for claims 10-11.

v. *Claims 12, 15*

The Examiner has not addressed claims 12 and 15. Neither Kenna, Buist, or a combination thereof, appear to teach or suggest a system in which the one or more associated links of the first data structure identify at least two of the accounts, or all of the accounts, that correspond to the particular customer, as is recited in claims 12 and 15, respectively. The Examiner has thus failed to establish a *prima facie* case of obviousness with respect to claims 12 and 15.

vi. *Claims 13-14*

The Examiner has not addressed claims 13 and 14. Neither Kenna, Buist, or a combination thereof, appear to teach or suggest a system having a second data structure with one or more associated links, where the links of the second data structure identify at least one of the accounts that correspond to the particular customer. The references also do not appear to teach or suggest a system having a third data structure with one or more associated links that identify the first and second data structures. The Examiner has thus failed to establish a *prima facie* case of obviousness for claims 13-14.

vii. *Claims 16-19, 22*

Notably, while independent claim 16 was amended in the response filed March 3, 2006.

the Examiner did not address claim 16 or dependent claims 17-23 in the Final Office Action

mailed May 18, 2006.

MPEP § 707.07(f) states,

> In order to provide a complete application file history and to enhance the clarity
> of the prosecution history record, an examiner must provide clear explanations of
> all actions taken by the examiner during prosecution of an application...Where
> the Applicant traverses any rejection, the examiner should, if he or she repeats the
> rejection, take note of the Appellant's argument and answer the substance of it
> (emphasis added).

Appellant submits that maintaining the obviousness rejection of independent claim 16 and claims

17-23 dependent thereon, without addressing the amendment to claim 16 and without providing

any reasons for maintaining the rejection, is improper. Independent claim 16 recites a method

for displaying account information from two or more accounts and involves performing specific

method steps. Neither Kenna nor Buist teach or suggest the recited method steps. In particular,

claim 16 recites the step of allowing a user to create a first data structure having two or more

associated links, wherein each link identifies one or more of the accounts. Kenna and Buist

appear to teach systems in which the software program itself creates associations between

accounts. Neither reference appears to teach or suggest a system in which the user actually

creates the data structure. The Examiner has thus failed to establish a *prima facie* case of

obviousness for claims 16-19 and 22.

viii. *Claim 20*

The Examiner has not addressed claim 20. None of Kenna, Buist, or a combination

thereof appears to teach or suggest a method comprising the step of providing a third data

structure having one or more associated links, wherein one of the associated links identifies the

first data structure and another one of the associated links identifies the second data structure, as

is recited in claim 20. The Examiner has thus failed to establish a *prima facie* case of

obviousness for claim 20.

ix. <u>Claim 21</u>

The Examiner has not addressed claim 21. None of Kenna, Buist, or a combination thereof appears to teach or suggest a method comprising the step of providing a second data structure having one or more associated links, wherein one of the associated links identifies the first data structure, as is recited in claim 21. The Examiner has thus failed to establish a *prima facie* case of obviousness for claim 21.

x. <u>Claim 23</u>

The Examiner has not addressed claim 23. None of Kenna, Buist, or a combination thereof appears to teach or suggest a method comprising the step of combining related account items from the more than one accounts before the display step displays the selected account items, as is recited in claim 23. The Examiner has thus failed to establish a *prima facie* case of obviousness for claim 23.

xi. <u>Claims 24-27</u>

Regarding the claimed merging capabilities, as recited in independent claim 24, in the final Office Action mailed May 18, 2006, the Examiner asserted this is notoriously old and well known within the computer art. The Examiner then asserted that it would have been obvious to utilize the notoriously old and well known merging technology within the teaching of Kenna and Buist, and thus the rejections using Kenna and Buist are maintained. Appellant wish to point out that independent claim 24 was included in the rejection in the previous Office Action mailed December 5, 2005, but the claim was not addressed in the body of the rejection. In the response filed March 3, 2006, Appellant requested that if the rejection was maintained, a *prima facie* case of obviousness be fully set forth. In the Final Office Action mailed May 18, 2006, at page 2, lines 9-13, the Examiner for the first time provided an obviousness statement of what appears to be related to claim 24, without a discussion of where in either reference the elements of claim 24 could be found, and then asserted that the rejections using Kenna and Buist were maintained.

Appellant submit that because no details of the rejection of claim 24 were provided in the previous Office Action, the maintenance of the rejection and finality of the Final Office Action was in error.

No details of a rejection of independent claim 24 or claims 25-27 dependent thereon has ever been provided by the Examiner. The following discussion of Kenna and Buist is based on what Appellant assumes <u>might</u> be the Examiner's basis for rejection. Neither Kenna or Buist appear to disclose the method recited in claim 24. For example, neither Kenna or Buist appear to teach, disclose or suggest the steps of: (1) operating a financial services computer program that aids financial service professionals in servicing customers, wherein the financial services computer program can access the database, and wherein the two or more fields of each database entry containing customer information; (2) providing a query or expression to the financial services computer program; (3) identifying the database entries that have one or more fields with a field value that matches a selected query or expression; and (4) outputting a formatted output that includes the field value of a selected field of each database entry identified by the identifying step, wherein the formatted output is formatted as a merge document that can be read by the computer program with the merge capability. In particular, neither Kenna nor Buist appear to teach or suggest anything with regard to formatting output as a merge document. Appellant submits that the claimed method step of outputting a formatted output as a merge document, in the context of the claimed method, is not notoriously old and well known. Additionally, the Examiner has not provided any reasoning as to why one of ordinary skill in the art would have been motivated to modify the systems of Kenna and/or Buist to include the recited method steps.

The Examiner has not indicated, in either of the Office Actions mailed December 5, 2005 or May 18, 2006, where in the Kenna or Buist references the claimed method steps are taught or suggested. As such, Appellant submits that the rejection is clearly in error for at least failing to clearly set forth a *prima facie* case of obviousness. For similar and other reasons, dependent claims 25-27 are believed to be patentable over Kenna and Buist.

xii. Claims 28-33

The Examiner has not addressed claims 28-33. None of Kenna, Buist, or a combination thereof appear to teach or suggest a method comprising an identifying step that identifies the customer accounts that have one or more other fields that match the selected value or expression, and the formatted output includes the field value of the customer name field and the customer address field for each customer account identified by the identifying step, as is recited in claim 28. Further, neither Kenna, Buist, or a combination thereof, appear to teach the one or more other fields including a birth date, an investment objective, a security identifier, a hobby or interest, or a net worth value, as is recited in claims 29-33, respectively. The Examiner has thus failed to establish a *prima facie* case of obviousness for claims 28-33.

xiii.   *Claims 34, 48, 49*

With regard to independent claim 34, Appellant provided substantial arguments in the response filed March 3, 2006 (see pages 15-19). Appellant requested that the Examiner specifically point out where in Kenna or Buist the claimed steps are taught or suggested, as well as any motivation for combining the teachings. In the final Office Action mailed May 18, 2006, the Examiner did not address those arguments, merely stating that the rejections using Kenna and Buist are maintained.

As discussed above, MPEP 707.07(f) states that when Applicant traverses a rejection, the examiner should, if the rejection is repeated, answer the substance of Applicant's arguments. The Examiner has not provided any response to the arguments regarding independent claims 24-27, 41, 42, and 50, which is believed to be clearly improper. The following discussion of Kenna and Buist is based on what Appellant assumes might be the Examiner's basis for rejection.

Specifically with respect to at least independent claim 34, the Examiner only points to a portion of Buist without further explanation of the rejection and without providing any reasoning for combining the Kenna and Buist references. Appellant are thus left unsure of the basis of the rejection. Appellant have reviewed the portions of Buist referred to by the Examiner, and have not found a teaching or suggestion of each and every element of the claims. In particular, neither

Kenna nor Buist appear to teach a method step of outputting a formatted output formatted to print onto printed labels. Further, there does not appear to be any motivation or suggestion for one of ordinary skill in the art to modify the methods of Kenna or Buist to perform such a method step. The Examiner has thus failed to establish a *prima facie* case of obviousness for claims 34, 48 and 49.

xiv. Claim 35

Independent claim 35 does not appear to be addressed at all in the Office Actions mailed December 5, 2005 or May 18, 2006. Appellant requested the Examiner specifically point out where in Kenna or Buist the claimed steps are taught or suggested, as well as any motivation for combining the teachings. In the Final Office Action mailed May 18, 2006, the Examiner did not address those arguments, merely stating that the rejections using Kenna and Buist are maintained. Appellant are thus left unsure of the basis of the rejection. Appellant have reviewed the portions of Buist referred to by the Examiner, and have not found a teaching or suggestion of each and every element of the claim. The Examiner has thus failed to establish a *prima facie* case of obviousness for claim 35.

xv. Claim 36

With regard to independent claim 36, Appellant provided the following arguments in the response filed March 3, 2006. The Examiner cited to column 6, lines 18+ of Buist as teaching this method. Column 6, lines 18+ of Buist state:

> As noted, the preferred embodiment supports both traditional on-line securities trading on national exchanges and on-line user-to-user trading outside the national exchanges. The preferred embodiment employs both a system specifically developed for such trading (sometimes simply referred to as the preferred system) and one or more broker/dealer computers of the type customarily employed for computerized on-line trading.
>
> In the preferred embodiment, each of a multiplicity of users' workstations is simultaneously connected via the Internet to one of a plurality of broker/dealer computers and to a user-to-user trading system. Each broker's computer stores the account data and similar information customarily stored at a broker's server computer for the broker's clients. The preferred system communicates with each

broker's server computer and in addition provides real-time updates for stock quotes both as a part of the service supporting day trading on national exchanges and as part of the service supporting user-to-user trading. For the user-to-user trading service the system maintains real-time data reflecting buy and sell orders for the supported securities, and is capable of displaying the same information for national exchanges if that data is provided by the exchange(s). This data reflecting users' orders to buy and sell for each security is referred to as the "order book" for a security. The users interested in a given security receive at their workstations real-time displays of the order book for that security. In one embodiment of the invention, such order book information is selectively provided to users on a subscription basis. It is also capable of being displayed (free, or for a fee) by Internet portals such as Yahoo!, Altavista, etc.

Users' workstations, which are typically ordinary personal computers or other computer devices with sufficient processing and storage capabilities, store application software (also referred to hereinafter simply as "application") that supports a connection both to the user-to-user trading system and to the broker/dealer computer so as to display to the user the information available from both sources. As noted, the user's account and similar data is provided by the broker/dealer's server and the user-to-user trading data as well as real-time quotes are provided by the trading system. The application on the user's workstation preferably employs a user interface combining data provided from both sources.

FIG. 1 illustrates a communications system of the preferred embodiment. The system comprises a plurality of work-stations 10, each of which is connected via a communications network 12 to one of a plurality of broker/dealer servers and databases 42 and each of which is connected via a communications network 15 to a hierarchical server and database structure 55.

However, nothing here appears to teach, disclose or suggest a method for accomplishing a stock deposit in a financial services firm having a ledger, the stock deposit being for a specified number of shares of a specified company. More specifically, nothing in this portion of Buist appears to teach, disclose or suggest the specific method of: selecting a customer account having a customer account identifier from a data processing system; entering the specified number of shares into the data processing system; entering an identifier of the specified security into the data processing system; entering at least one stock certificate number into the data processing system; generating a stock power that can be readily printed using the customer account identifier, the specified number of shares, the security identifier and the at least one stock certificate number; creating an entry in the customer account designated by the customer account

number , the entry representing the deposited stock; and entering the stock deposit in the blotter of the financial services business. For these and other reasons, claim 36 is believed to be clearly patentable over Kenna in view if Buist.

Appellant requested that the Examiner specifically point out where in Kenna or Buist the claimed steps are taught or suggested, as well as any motivation for combining the teachings. In the Final Office Action mailed May 18, 2006, the Examiner did not address those arguments, merely stating that the rejections using Kenna and Buist are maintained. The Examiner only points to a portion of Buist without further explanation of the rejection and without providing any reasoning for combining the Kenna and Buist references. Appellant are thus left unsure of the basis of the rejection. Appellant have reviewed the portions of Buist referred to by the Examiner, and have not found a teaching or suggestion of each and every element of the claim. The Examiner has thus failed to establish a *prima facie* case of obviousness for claim 36.

xvi.   *Claims 37-40*

With regard to independent claim 37, Appellant provided the following arguments in the response filed March 3, 2006. The Examiner cited to the abstract of Buist as suggesting this method. The abstract of Buist states:

> The system and method of the preferred embodiment supports trading of securities over the Internet both on national exchanges and outside the national exchanges. The preferred embodiment supports an improved human interface and a continuous display of real-time stock quotes on the user's computer screen. The ergonomic graphical user interface (GUI) of the preferred embodiment includes several functional benefits in comparison with existing on-line consumer trading systems. In the preferred embodiment, the users are subscribers to a securities trading service offered over the Internet. Preferably, each subscriber to this service is simultaneously connected from his own computer to a first system which provides user-to-user trading capabilities and to a second system which is a broker/dealer system of his/her choice. The system providing the user-to-user trading services preferably includes a root server and a hierarchical network of replicated servers supporting replicated databases. The user-to-user system provides real-time continuously updated stock information and facilitates user-to-user trades that have been approved by the broker/dealer systems with which it interacts. Users of the preferred system can trade securities with other users of the system. As part of this user-to-user trading, a user can accept a buy or sell offer at

the terms offered or he can initiate a counteroffer and negotiate a trade.

However, nothing here appears to teach, disclose or suggest a computer assisted method for determining the <u>productivity</u> of <u>customer referrals</u> <u>from a number of customer referral sources</u>. More specifically, nothing here appears to teach, disclose or suggest the specific method of: <u>storing</u> a customer referral source identifier for <u>each referred customer</u> in a database; <u>determining</u> a <u>total number of customer referrals</u> <u>for each customer referral source</u>; <u>determining</u> an average of the <u>total numbers of customer referrals for all customer referral sources</u>; and <u>providing</u> at least a <u>visual comparison</u> of the total number of customer referrals for a selected customer referral source against the average of the total numbers of customer referrals for all customer referral sources. For these and other reasons, claim 37 is believed to be clearly patentable over Kenna in view if Buist. For similar and other reasons, dependent claims 38-40 and independent claim 41 are also believed to be clearly patentable over Kenna in view if Buist.

Appellant requested that the Examiner specifically point out where in Kenna or Buist the claimed steps are taught or suggested, as well as any motivation for combining the teachings. In the Final Office Action mailed May 18, 2006, the Examiner did not address those arguments, merely stating that the rejections using Kenna and Buist are maintained. The Examiner only points to a portion of Buist without further explanation of the rejection and without providing any reasoning for combining the Kenna and Buist references. Appellant are thus left unsure of the basis of the rejection. Appellant have reviewed the portions of Buist referred to by the Examiner, and have not found a teaching or suggestion of each and every element of the claim. The Examiner has thus failed to establish a *prima facie* case of obviousness for claims 37-40.

xvii. *Claim 41*

With regard to independent claim 41, Appellant requested that the Examiner specifically point out where in Kenna or Buist the claimed steps are taught or suggested, as well as any motivation for combining the teachings. In the Final Office Action mailed May 18, 2006, the Examiner did not address those arguments, merely stating that the rejections using Kenna and Buist are maintained. The Examiner only points to a portion of Buist without further explanation

of the rejection and without providing any reasoning for combining the Kenna and Buist references. Appellant are thus left unsure of the basis of the rejection. Appellant have reviewed the portions of Buist referred to by the Examiner, and have not found a teaching or suggestion of each and every element of the claim. The Examiner has thus failed to establish a *prima facie* case of obviousness for claim 41.

xviii. Claims 42, 44

Regarding independent claim 42, the Examiner asserts Buist teaches storing account information and a browser program to provide a customer with account information. However, claim 42 recites a system including a display means for displaying on a single screen or window, or multiple screens or windows simultaneously, selected investment objectives and selected documented customer contacts for a selected account. Neither Kenna nor Buist appears to teach or suggest such a system. Thus, a combination of Kenna and Buist must fail to teach or suggest each and every element of the claims. For these and other reasons, claim 42 is believed to be clearly patentable over Kenna in view if Buist. For similar and other reasons, dependent claims 43-47 are also believed to be clearly patentable over Kenna in view if Buist. The Examiner has thus failed to establish a *prima facie* case of obviousness for claims 42 and 44.

xix. Claim 43

The Examiner has not addressed claim 43. None of Kenna, Buist, or a combination thereof appears to teach or suggest a system wherein the display means also displays on the single or multiple screen or window, simultaneously, selected account holdings, as is recited in claim 43. The Examiner has thus failed to establish a *prima facie* case of obviousness for claim 43.

xx. Claim 45

The Examiner has not addressed claim 45. None of Kenna, Buist, or a combination thereof appears to teach or suggest a system wherein the display means also displays on the

single or multiple screen or window, <u>simultaneously</u>, a report generator option interface, as is recited in claim 45. The Examiner has thus failed to establish a *prima facie* case of obviousness for claim 45.

xxi.   <u>Claim 46</u>

The Examiner has not addressed claim 46. None of Kenna, Buist, or a combination thereof appears to teach or suggest a system wherein the display means also displays on the single or multiple screen or window, <u>simultaneously</u>, a securities trade option interface, as is recited in claim 46. The Examiner has thus failed to establish a *prima facie* case of obviousness for claim 46.

xxii.   <u>Claim 47</u>

The Examiner has not addressed claim 47. None of Kenna, Buist, or a combination thereof appears to teach or suggest a system wherein the display means also displays on the single or multiple screen or window, <u>simultaneously</u>, a deposit option interface, as is recited in claim 47. The Examiner has thus failed to establish a *prima facie* case of obviousness for claim 47.

xxiii.   <u>Claim 50</u>

Regarding independent claim 50, the Examiner only asserts that Buist teaches a combination of or related account items. Claim 50 recites a system including combining means for combining one or more related account items from the more than one accounts before the display means displays the selected account items, wherein the combining means <u>sums</u> at least some of the related account items. Buist appears to teach displaying a number of account items on a common screen. However no teaching has been found of a <u>combining means</u> that <u>sums</u> at least some of the related account items, as is recited in claim 50. The Examiner has failed to indicate where in any reference the claimed element of a combining means is taught or suggested. Additionally, the Examiner has not provided any reasoning as to why one of ordinary
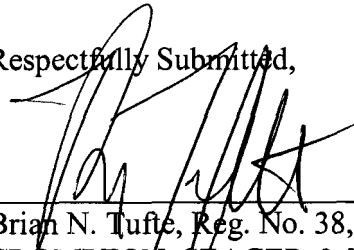
skill in the art would have been motivated to modify the systems of Kenna or Buist to achieve the claimed system. The Examiner has thus failed to establish a *prima facie* case of obviousness for claim 50.

B.   Conclusion.

For the reasons stated above, the rejection of claims 1-4 and 6-50 under 35 U.S.C. §103(a) should be reversed.

Respectfully Submitted,

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VIII.   CLAIMS APPENDIX

1.   A system for displaying account information from two or more accounts that are stored in one or more account database, wherein each account includes one or more account items, the system comprising:

a first data structure having two or more associated links, wherein each link identifies one or more of the accounts, and wherein the first data structure, along with the one or more associated links, are user definable;

display means for simultaneously displaying selected account items from the accounts identified by the two or more links of the first data structure.

2.   A system according to claim 1 wherein the first data structure is a data structure stored on a data processing system.

3.   A system according to claim 1 wherein the display means displays the selected account items in a browser program.

4.   A system according to claim 1 wherein the account database is a relational database.

6.   A system according to claim 1 further comprising a second data structure having one or more associated links, wherein one of the associated links identifies the first data structure.

7.   A system according to claim 6 wherein the display means displays selected account items from the accounts identified by the one or more links of the second data structure, including selected account items from the accounts identified by the one or more links of the first data structure.

8.   A system according to claim 1 wherein each account corresponds to a financial account.

9.   A system according to claim 1 wherein more than one account corresponds to a particular customer.

10.   A system according to claim 9 further comprising combining means for combining related account items from the more than one accounts before the display means displays the selected account items.

11.   A system according to claim 10 wherein the combining means sums related account items from the more than one accounts before the display means displays the selected account items.

12.   A system according to claim 9 wherein the one or more associated links of the first data structure identify at least two of the accounts that correspond to the particular customer.

13.   A system according to claim 12 further comprising a second data structure having one or more associated links, wherein the one or more links of the second data structure identify at least one of the accounts that correspond to the particular customer.

14.   A system according to claim 13 further comprising a third data structure having one or more associated links, wherein the one or more links of the third data structure identify the first data structure and the second data structure.

15.   A system according to claim 9 wherein the one or more associated links of the first data structure identify all of the accounts that correspond to the particular customer.

16.   A method for displaying account information from two or more accounts that are stored in one or more account database, wherein each account includes one or more account items, the method comprising:

allowing a user to create a first data structure having two or more associated links, wherein each link identifies one or more of the accounts; and

simultaneously displaying selected account items from the two or more accounts identified by the two or more links of the first data structure.

17.   A method according to claim 16 wherein the display step displays the selected account items in a browser program.

18.   A method according to claim 16 wherein the first data structure is user definable.

19.   A method according to claim 16 further comprising the step of providing a second data structure having one or more associated links, wherein each link identifies one or more of the accounts.

20.   A method according to claim 19 further comprising the step of providing a third data structure having one or more associated links, wherein one of the associated links identifies the first data structure and another one of the associated links identifies the second data structure.

21.   A method according to claim 16 further comprising the step of providing a second data structure having one or more associated links, wherein one of the associated links identifies the first data structure.

22.   A system according to claim 16 wherein more than one account corresponds to a particular customer.

23.   A system according to claim 22 further comprising the step of combining related account items from the more than one accounts before the display step displays the selected account items.

24.   A method for using a financial services computer program to provide a formatted output of selected fields of a database for a computer program with a merge capability, wherein the database includes a number of database entries each having two or more fields, and each field having a field value, the method comprising:

operating a financial services computer program that aids financial service professionals in servicing customers, wherein the financial services computer program can access the database, and wherein the two or more fields of each database entry containing customer information;

providing a query or expression to the financial services computer program;

identifying the database entries that have one or more fields with a field value that matches the query or expression; and

outputting a formatted output that includes the field value of a selected field of each database entry identified by the identifying step, wherein the formatted output is formatted as a merge document that can be read by the computer program with the merge capability.

25.   A method according to claim 24 wherein the computer program is a word processing program.

26.   A method according to claim 24 wherein the computer program is a publishing program.

27.   A method according to claim 24 wherein the database is an account database, and selected database entries in the account database correspond to customer accounts, each customer account having a customer name field, a customer address field, and one or more other fields.

28.   A method according to claim 27 where the identifying step identifies the customer accounts that have one or more other fields that match the selected value or expression, and the formatted output includes the field value of the customer name field and the customer address field for each customer account identified by the identifying step.

29.   A method according to claim 28 wherein the one or more other fields include a birth date.

30.   A method according to claim 28 wherein the one or more other fields include an investment objective.

31.   A method according to claim 28 wherein the one or more other fields include a security identifier.

32.   A method according to claim 28 wherein the one or more other fields include a hobby or interest.

33.   A method according to claim 28 wherein the one or more other fields include a net worth value.

34.   A method for using a financial services computer program to provide a formatted output of selected fields of a database, wherein the database includes a number of database entries each having two or more fields, and each field having a field value, the method comprising:

operating a financial services computer program that aids financial service professionals in servicing customers, wherein the financial services computer program can access the database, and wherein the two or more fields of each database entry containing customer information;

providing a query or expression to the financial services computer program;

identifying the database entries that have one or more fields with a field value that matches the query or expression; and

outputting a formatted output that includes the field value of a selected field of each database entry identified by the identifying step, wherein the formatted output is formatted to print onto printed labels, and wherein each of the printed labels is one of an array of printed labels on a sheet of printed labels.

35.   A method for using a financial services computer program to provide a formatted output of selected fields of a database, wherein the database includes a number of database entries each having two or more fields, and each field having a field value, the method comprising:

operating a financial services computer program that aids financial service professionals in servicing customers, wherein the financial services computer program can access the database, and wherein the two or more fields of each database entry containing customer information;

providing a query or expression to the financial services computer program;

identifying the database entries that have one or more fields with a field value that matches the query or expression; and

outputting a formatted output that includes the field value of a selected field of each database entry identified by the identifying step, wherein the formatted output is formatted to be read into a personal digital assistant.

36.   A method for accomplishing a stock deposit in a financial services firm having a ledger, the stock deposit being for a specified number of shares of a specified company, the method comprising:

selecting a customer account having a customer account identifier from a data processing system;

entering the specified number of shares into the data processing system;

entering an identifier of the specified security into the data processing system;

entering at least one stock certificate number into the data processing system;

generating a stock power that can be readily printed using the customer account identifier, the specified number of shares, the security identifier and the at least one stock certificate number;

creating an entry in the customer account designated by the customer account number , the entry representing the deposited stock; and

entering the stock deposit in the blotter of the financial services business.

37.   A computer assisted method for determining the productivity of customer referrals from a number of customer referral sources, the method comprising the steps of:

storing a customer referral source identifier for each referred customer in a database;

determining a total number of customer referrals for each customer referral source;

determining an average of the total numbers of customer referrals for all customer referral sources; and

providing at least a visual comparison of the total number of customer referrals for a selected customer referral source against the average of the total numbers of customer referrals for all customer referral sources.

38.   A method according to claim 37 further comprising the steps of:

identifying selected customer referral sources that have a total number of customer referrals that exceed the average of the total numbers of customer referrals for all customer referral sources.

39.   A method according to claim 38 further comprising the step of outputting a formatted output that includes the selected customer referral sources.

40.   A method according to claim 39 wherein the formatted output is formatted as a

merge document that can be read by a program with a merge capability.

41.   A computer assisted method for determining the productivity of customer referrals to an representative or firm from a number of customer referral sources, the method comprising the steps of:

storing a customer referral source identifier for each referred customer in a database;

determining a total dollar amount of commissions made by the representative or firm from customers referred to the representative or firm from each customer referral source;

averaging the total dollar amounts; and

providing at least a visual comparison of the total dollar amount for a selected customer referral source with the average total dollar amount for all customer referral sources.

42.   A broker dealer assistance system, comprising:

an account database for storing account information, the account information for each account including a number of account holdings, a number of investment objectives and a number of documented customer contacts; and

display means for displaying on a single screen or window, or multiple screens or windows simultaneously, selected investment objectives and selected documented customer contacts for a selected account.

43.   A broker dealer assistance system according to claim 42 wherein the display means also displays on the single screen or window, or multiple screens or windows simultaneously, selected account holdings.

44.   A broker dealer assistance system according to claim 42 wherein the display means also displays on the single screen or window, or multiple screens or windows simultaneously, a number of personal information fields that relate to the selected account.

45.   A broker dealer assistance system according to claim 42 wherein the display means also displays on the single screen or window, or multiple screens or windows simultaneously, a report generator option interface.

46.   A broker dealer assistance system according to claim 42 wherein the display means also displays on the single screen or window, or multiple screens or windows simultaneously, a securities trade option interface.

47.   A broker dealer assistance system according to claim 42 wherein the display means also displays on the single screen or window, or multiple screens or windows simultaneously, a deposit option interface.

48.   A method according to claim 34 wherein the database resides on a server and the selected query or expression is identified via a WWW browser.

49.   A method according to claim 48 wherein the formatted output is compatible with a word processing program.

50.   A system for displaying account information from two or more accounts that are stored in one or more account database, wherein each account includes one or more account items, the system comprising:

a first data structure having two or more associated links, wherein each link identifies one or more of the accounts;

display means for displaying selected account items from the accounts identified by the two or more links of the first data structure; and

combining means for combining one or more related account items from the more than one accounts before the display means displays the selected account items, wherein the combining means sums at least some of the related account items.

IX.   <u>EVIDENCE APPENDIX</u>

No additional evidence has been presented.

X.   RELATED PROCEEDINGS APPENDIX

There are no related appeals or interferences.